

Information to identify the case:

Debtor 1	<u>Roderick W. Howard, Sr.</u>	Social Security number or ITIN	xxx-xx-6424
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joyce Howard</u>	Social Security number or ITIN	xxx-xx-9856
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-25665-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Roderick W. Howard, Sr.

Joyce Howard
aka Joyce Purnell

7/26/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roderick W. Howard,, Sr.
 Joyce Howard
 Debtors

Case No. 17-25665-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 56

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db/jdb #Roderick W. Howard,, Sr., Joyce Howard, 2854 Idaho Rd, Camden, NJ 08104-2811
 516979368 AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 517020565 +ARS Account Resolution, 1643 N. Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857
 516979371 ARS Account Resolution, PKWY STE 100, Sunrise, FL 33323
 516979370 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 516979376 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
 517081514 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
 516979373 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
 516979374 +Camden County Special Civil Pary, 101 S 5th St, Camden, NJ 08103-4099
 516979377 Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 516979378 +Citifinancial, PO Box 222178, Charlotte, NC 28222-2178
 518267307 Citifinancial, 608 Munn Road, Fort Mills, SC 29715
 516979379 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
 517021306 +City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney,
 Suite 419-City Hall, 520 Market Street, Camden, NJ 08102-1300
 516979380 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
 516979382 Cooper Health Systems, C/O Quality Asset Recovery, 7 Foster Ave Ste 101,
 Gibbsboro, NJ 08026-1191
 516979384 +David Faloni, Esq., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
 517071281 JCMorgan Chase Bank NA, PO Box 29505, AZi-1191, Phoenix, AZ 85038-9505
 517070449 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 517035150 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 516979393 MTAG Cust/FIG CAP INV NJ13 LLC, PO Box 54472, New Orleans, LA 70154-4472
 516979396 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 516979398 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 516979399 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 517298852 +Wilmington Savings Fund Society, Prober & Raphael, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 517177832 +Wilmington Savings Fund Society FSB, Jenelle C. Arnold, Aldridge Pite, LLP,
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
 517849165 +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglas Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516979369 E-mail/Text: kristin.villneauve@allianceoneinc.com Jul 27 2019 01:07:02
 AllianceOne Receivable Management, PO Box 3111, Southeastern, PA 19398-3111
 516979372 E-mail/Text: bankruptcy@cavps.com Jul 27 2019 01:09:33 Calvary Portifilio SVCS,
 500 Summit Lake Dr Apt D, Valhalla, NY 10595-1340
 516979375 EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 517210621 +E-mail/Text: bankruptcy@cavps.com Jul 27 2019 01:09:33 Cavalry SPV II, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516979381 EDI: WFNNB.COM Jul 27 2019 04:28:00 Comenity Bank/NY & Co., PO Box 182789,
 Columbus, OH 43218-2789
 516979383 EDI: RCSFNBMARIN.COM Jul 27 2019 04:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 517127310 E-mail/Text: carol.franklin@ditech.com Jul 27 2019 01:06:59 Ditech Financial LLC,
 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120, Tempe, AZ 85284
 516979385 E-mail/Text: bankruptcy.bnc@ditech.com Jul 27 2019 01:08:39 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 516979386 EDI: BLUESTEM Jul 27 2019 04:28:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166
 516979387 EDI: JEFFERSONCAP.COM Jul 27 2019 04:28:00 Jefferson Capital System, 16 McLeland Rd,
 Saint Cloud, MN 56303-2198
 517123485 EDI: JEFFERSONCAP.COM Jul 27 2019 04:28:00 Jefferson Capital Systems LLC, PO Box 7999,
 St Cloud MN 56302-9617
 516979388 EDI: LTDFINANCIAL.COM Jul 27 2019 04:28:00 LTD Financial Svs, 7322 Southwest Fwy Ste 1600,
 Houston, TX 77074-2134
 516979389 EDI: RESURGENT.COM Jul 27 2019 04:28:00 LVNV Funding LLC, PO Box 10497,
 Greenville, SC 29603-0497
 517139452 EDI: RESURGENT.COM Jul 27 2019 04:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516979390 EDI: RESURGENT.COM Jul 27 2019 04:28:00 LVNVFunding, PO Box 740281,
 Houston, TX 77274-0281
 516979391 E-mail/Text: camanagement@mtb.com Jul 27 2019 01:08:41 M&T Bank, PO Box 62082,
 Baltimore, MD 21264-2082

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 56

Date Rcvd: Jul 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516979392 EDI: MID8.COM Jul 27 2019 04:28:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
516979394 E-mail/PDF: bankruptcy@ncfsi.com Jul 27 2019 01:15:11 New Century Financial,
110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
516979395 EDI: WFNNB.COM Jul 27 2019 04:28:00 New York & Company, PO Box 659728,
San Antonio, TX 78265-9728
517106645 EDI: PRA.COM Jul 27 2019 04:28:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517179588 +E-mail/Text: bankruptcy@pseg.com Jul 27 2019 01:07:00 PSEG, Attn: Bankruptcy,
PO Box 490, Cranford, NJ 07016-0490
517159951 EDI: Q3G.COM Jul 27 2019 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517170134 E-mail/Text: bkdepartment@rtresolutions.com Jul 27 2019 01:09:25
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517170135 E-mail/Text: bkdepartment@rtresolutions.com Jul 27 2019 01:09:25
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516979400 EDI: RMSC.COM Jul 27 2019 04:28:00 SYNCHRONY Bank/Walmart, PO Box 965036,
Orlando, FL 32896-5036
516982106 +EDI: RMSC.COM Jul 27 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517095790 +EDI: AIS.COM Jul 27 2019 04:28:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517181214* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517181215* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517932418* +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglas Road, Anaheim, CA 92806-5948
lm ##+Citifinancial, 1144 State Route 35, Middletown, NJ 07748-2600
516979397 ##Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfbis.com;dolores@sklarlaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A. as trustee for CVI Loan GT Trust I
rsolarz@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Roderick W. Howard,, Sr. dpdlawyer@comcast.net,
G30609@notify.cincompass.com

District/off: 0312-1

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 56

Date Rcvd: Jul 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Tamika Nicole Wyche on behalf of Joint Debtor Joyce Howard dpdlawyer@comcast.net,
G30609@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Creditor Wilmington Savings Fund Society, FSB, as
Trustee of Stanwich Mortgage Loan Trust A email@warrensjones.com,
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 7